

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/15/2007.
- 2) This case was confirmed on 07/30/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on  
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on  
NA.
- 5) The case was completed on 06/09/2010.
- 6) Number of months from filing to the last payment: 36
- 7) Number of months case was pending: 40
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 43,667.00
- 10) Amount of unsecured claims discharged without payment \$ 46,437.74
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 47,953.50
Less amount refunded to debtor	\$ 193.50
<b>NET RECEIPTS</b>	<b>\$ 47,760.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,971.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 3,374.47
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 6,345.47**

Attorney fees paid and disclosed by debtor **\$ 529.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITIFINANCIAL INC	SECURED	65,898.00	68,703.87	21,990.00	21,990.00	.00
CITIFINANCIAL MORTGA	SECURED	NA	.00	.00	.00	.00
COOK COUNTY TREASURE	SECURED	2,300.00	.00	.00	.00	.00
COOK COUNTY TREASURE	OTHER	.00	NA	NA	.00	.00
HARLEY DAVIDSON CRED	SECURED	2,149.00	1,981.95	1,981.95	1,981.95	219.70
HARLEY DAVIDSON CRED	OTHER	.00	NA	NA	.00	.00
HARLEY DAVIDSON CRED	OTHER	.00	NA	NA	.00	.00
NATIONWIDE CASSEL	SECURED	5,469.00	4,750.78	4,750.78	4,750.78	534.95
SILVERLEAF RESORTS	SECURED	1,610.53	1,624.46	.00	102.80	.00
VILLAGE OF SAUK VILL	OTHER	.00	NA	NA	.00	.00
AAA INSURANCE	OTHER	.00	NA	NA	.00	.00
AFFIRMATIVE INSURANC	UNSECURED	1,227.00	NA	NA	.00	.00
CINGULAR	UNSECURED	763.00	NA	NA	.00	.00
AFNI	OTHER	.00	NA	NA	.00	.00
AT & T WIRELESS	OTHER	.00	NA	NA	.00	.00
SAUK VILLAGE POLICE	UNSECURED	50.00	NA	NA	.00	.00
VILLAGE OF SAUK VILL	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,416.00	1,287.89	1,287.89	390.24	.00
AT&T	UNSECURED	73.00	NA	NA	.00	.00
AT&T LAW DEPARTMENT	OTHER	.00	NA	NA	.00	.00
CALVARY PORTFOLIO SE	OTHER	.00	NA	NA	.00	.00
MIDTOWN DENTAL CLINC	UNSECURED	112.00	NA	NA	.00	.00
MIDTOWN DENTAL	OTHER	.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DIRECT TV	UNSECURED	104.00	NA	NA	.00	.00
DIRECTV	OTHER	.00	NA	NA	.00	.00
DIRECT TV	OTHER	.00	NA	NA	.00	.00
CERTEGY PAYMENT RECO	UNSECURED	285.00	NA	NA	.00	.00
CHASE BANK USA	OTHER	.00	NA	NA	.00	.00
CITIBANK STUDENT LOA	UNSECURED	8,608.00	NA	NA	.00	.00
CITIBANK	OTHER	.00	NA	NA	.00	.00
CITIBANK STUDENT LOA	OTHER	.00	NA	NA	.00	.00
CITIFINANCIAL RETAIL	UNSECURED	16,824.13	14,076.46	14,076.46	4,265.45	.00
RICHARD A SNOW	OTHER	.00	NA	NA	.00	.00
CITY OF CHICAGO HEIG	UNSECURED	150.00	NA	NA	.00	.00
CITY OF CHICAGO HEIG	OTHER	.00	NA	NA	.00	.00
AFFIRMATIVE INSURANC	UNSECURED	47.00	NA	NA	.00	.00
AFFIRMATIVE INSURANC	OTHER	.00	NA	NA	.00	.00
AFFIRMATIVE INSURANC	UNSECURED	47.00	NA	NA	.00	.00
COMCAST	UNSECURED	200.00	NA	NA	.00	.00
COMCAST	OTHER	.00	NA	NA	.00	.00
COMMERCIAL CHECK CON	UNSECURED	288.14	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	400.00	NA	NA	.00	.00
COMED	OTHER	.00	NA	NA	.00	.00
COMMUNITY HOSPITAL	UNSECURED	249.90	NA	NA	.00	.00
COMMUNITY HOSPITAL P	OTHER	.00	NA	NA	.00	.00
AT&T BROADBAND	UNSECURED	71.00	NA	NA	.00	.00
DAIRYLAND INSURANCE	UNSECURED	400.00	NA	NA	.00	.00
HARLEY DAVIDSON CRED	OTHER	.00	NA	NA	.00	.00
FMS INC	UNSECURED	70.16	NA	NA	.00	.00
FMS INC	OTHER	NA	NA	NA	.00	.00
JEWEL FOOD STORES IN	UNSECURED	65.00	NA	NA	.00	.00
JEWEL	OTHER	.00	NA	NA	.00	.00
JEWEL	UNSECURED	55.00	NA	NA	.00	.00
JEWEL	UNSECURED	55.00	NA	NA	.00	.00
HSBC	UNSECURED	913.20	NA	NA	.00	.00
FIRST FINANCIAL MANA	OTHER	.00	NA	NA	.00	.00
ILLINOIS DEPT OF EMP	UNSECURED	2,300.00	NA	NA	.00	.00
IL DEPT OF EMPLOYMEN	OTHER	.00	NA	NA	.00	.00
PALLOTTO DENTAL CARE	UNSECURED	57.00	NA	NA	.00	.00
PALLOTTO DENTAL CARE	OTHER	.00	NA	NA	.00	.00
RICHARD KOMYATTE & A	UNSECURED	180.00	180.00	180.00	54.45	.00
PATIENT FIRST EMERGE	OTHER	.00	NA	NA	.00	.00
LOWES	UNSECURED	35.88	NA	NA	.00	.00
RICHARD KOMYATTE & A	UNSECURED	35.00	35.00	35.00	10.61	.00
ST JAMES HOSPITAL	UNSECURED	50.00	NA	NA	.00	.00
MUTUAL HOSPITAL SVC	OTHER	.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ST JAMES HOSPITAL &	OTHER	.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	827.00	NA	NA	.00	.00
NICOR GAS	OTHER	.00	NA	NA	.00	.00
NUVELL CREDIT CO LLC	UNSECURED	5,545.00	5,592.91	5,592.91	1,694.71	.00
CCB CREDIT SERVICES	OTHER	.00	NA	NA	.00	.00
CCB CREDIT SERVICE I	OTHER	.00	NA	NA	.00	.00
VILLAGE OF ORLAND PA	UNSECURED	125.00	NA	NA	.00	.00
MCSI/RMI	OTHER	.00	NA	NA	.00	.00
VILLAGE OF ORLAND PA	OTHER	.00	NA	NA	.00	.00
WASHINGTON MUTUAL	UNSECURED	986.00	NA	NA	.00	.00
PROVIDIAN NATIONAL B	OTHER	.00	NA	NA	.00	.00
WASHINGTON MUTUAL	OTHER	NA	NA	NA	.00	.00
MEIJER STORE	UNSECURED	102.00	NA	NA	.00	.00
UNITED COLLECTION BU	OTHER	.00	NA	NA	.00	.00
VILLAGE OF SAUK VILL	UNSECURED	500.00	NA	NA	.00	.00
CB USA	UNSECURED	NA	85.48	85.48	25.90	.00
IL DEPT OF EMPLOYMEN	UNSECURED	NA	2,556.00	2,556.00	774.49	.00
MCSI/RMI	UNSECURED	NA	525.00	525.00	159.08	.00
ISAC	UNSECURED	NA	14,717.07	14,717.07	4,459.42	.00
NICOLE ZYGADLO	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	21,990.00	22,092.80	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	6,732.73	6,732.73	754.65
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	28,722.73	28,825.53	754.65
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	39,055.81	11,834.35	.00

**Disbursements:**

Expenses of Administration	\$ 6,345.47	
Disbursements to Creditors	\$ 41,414.53	
<b>TOTAL DISBURSEMENTS:</b>		\$ 47,760.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/29/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.